

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**Before the Commissioner of Financial and Insurance Services**

**Office of Financial and Insurance  
Services**

**Petitioner**

**Case No. 06-591-MB**

**Docket No. 2006-980**

**v**

**Great Lakes Mortgage Company, LLC**  
**Respondents**

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**For the Petitioner:**

**James Westrin**  
**Office of Financial & Insurance Services**  
**611 W. Ottawa, 3rd Floor**  
**Lansing, MI 48933**  
**(517) 335-3369**  
**FAX (517) 241-2894**

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**For the Respondent:**

**David P. Delaat II**  
**Great Lakes Mortgage Company, LLC**  
**2180 44<sup>th</sup> Street SE, Suite 300**  
**Kentwood, MI 49508**

**Issued and entered**  
**this 23<sup>rd</sup> day of January 2007**  
**by Linda A. Watters**  
**Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision (PFD) dated December 12, 2006. She recommended that the Commissioner revoke the Respondent's mortgage broker and lender license and revoke Respondent's secondary mortgage broker and lender registration. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

### **ORDER**

Therefore, it is ordered that:

1. Respondent's mortgage broker and lender license is revoked, and
2. Respondent's secondary mortgage broker and lender registration is revoked.